



N A S W

National Association of Social Workers / Connecticut Chapter

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## **Testimony on Bill 6600: AAC The Establishment of the Sustinet Plan**

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**Presented By: Stephen A. Karp, MSW**

The National Association of Social Workers, Connecticut Chapter supports Raised Bill 6600 that will create the Sustinet Plan, a comprehensive approach to health care coverage for Connecticut residents.

Over the years the Legislature has struggled to address ways to cover the uninsured, provide access to care to Connecticut's residents, assure quality health care, make health care affordable, have health care coverage that is comprehensive, expand preventive care, offer portability of benefits, and eliminate disparities in health care delivery. Until now, attempts to achieve these goals, while often commendable, have come through incremental steps that only address a piece of the health care system. Even today we see bills being debated that take this piece meal approach. It is finally time to admit that incrementalism and tinkering around the edges has failed. The health care system in Connecticut remains fragmented, with high numbers of uninsured and untold numbers of underinsured. Sustinet is the most comprehensive proposal we have seen to date that addresses issues of affordability, access, universality, quality, comprehensive coverage, and racial and economic disparities.

Part of what we find particularly appealing about Sustinet is that it builds a new health care plan using a self-insured pool approach to comprehensive and affordable health care. This approach does not replace current insurers, but rather enhances market place competition. At the same time, Sustinet goes beyond just health care insurance, by moving us toward a system of health care that will ultimately be a model for rebuilding health care delivery in Connecticut. It should also tie in nicely with potential federal reforms, while not waiting for the long promised but not delivered federal action.

Besides our support of Sustinet from a policy perspective, NASW/CT, as a small non-profit business sees Sustinet as great option for our organization's employee health care coverage and an opportunity for affordable coverage for many of our members who are in independent practice without spouse or family coverage.

NASW/CT does not only politically support comprehensive health care coverage we "walk the talk" by offering our employees such coverage. At this time, the chapter pays 85% of the premium for the employee's medical coverage and 100% of the dental premium. This commitment is not however without a financial struggle. As a small group we are rated by gender and age and this year saw a 42% increase largely due to one employee entering a new age bracket. This forced us to switch to a plan that quadrupled the employee's deductible for

hospitalization and even then we still had a 28% increase in premiums. Our health care costs have limited employee salaries over the past few years and continued increases will eventually force us to pass along a greater share of the premiums to employees. With Sustinet we will have a have a health insurance pool that we believe will reduce our insurance costs, allowing us to improve salaries and have funds to expand members programs and services. We note that HB: 6582 also offers small non-profit businesses such as ours the opportunity for joining a health care pool, which we feel must be part of the solution to affordability for small businesses.

As for our hundreds of members who are independent practitioners, many of them find themselves without any choice but to move into the individual insurance market, where coverage is often limited, very expensive (especially for social workers who are not making huge salaries) and for those with pre-existing conditions finding insurance coverage is nearly impossible. These independent practitioners, be they in solo practice or a group practice, are by definition small employers that would be eligible for Sustinet coverage.

Finally, as an organization that represents social workers, the profession that provides approximately two-thirds of all mental health services in Connecticut, we support Sustinet for its inclusion of mental health coverage. Recognizing the mind/body connections in health care is essential to the delivery of complete and holistic health care services.

We urge the Legislature to pass Bill 6600 this year so that we can begin the process of creating an interconnected health care system in Connecticut.